

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SHERYL A OSBORNE

Debtor(s)

Case No. 15-03489

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/03/2015.
- 2) The plan was confirmed on 04/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/14/2017.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$18,075.00
Less amount refunded to debtor \$59.95

NET RECEIPTS: \$18,015.05

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$761.31
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,261.31

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL INC	Unsecured	196.00	NA	NA	0.00	0.00
ACL INC	Unsecured	135.00	NA	NA	0.00	0.00
ADVOCATE CHRIST MEDICAL CENT	Unsecured	2,172.00	NA	NA	0.00	0.00
ADVOCATE MEDICAL GROUP	Unsecured	388.00	NA	NA	0.00	0.00
AT&T Mobility	Unsecured	NA	859.04	859.04	269.19	0.00
BUREAUS INVESTMENT GROUP #15	Unsecured	757.00	762.41	762.41	238.91	0.00
CAPITAL ONE NA	Unsecured	542.00	542.56	542.56	170.02	0.00
CAVALRY SPV I LLC	Unsecured	2,191.00	2,191.02	2,191.02	686.59	0.00
CAVALRY SPV I LLC	Unsecured	399.00	399.37	399.37	114.07	0.00
CERASTES LLC	Unsecured	2,866.00	2,915.08	2,915.08	913.49	0.00
Collection Services	Unsecured	36.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	6,661.00	6,954.21	6,954.21	2,190.20	0.00
EMERGENCY MEDICAL ASSOC	Unsecured	51.00	NA	NA	0.00	0.00
EMP OF COOK COUNTY	Unsecured	19.00	NA	NA	0.00	0.00
GATEWAY MORTGAGE GROUP LLC	Secured	79,165.00	74,438.24	0.00	0.00	0.00
GATEWAY MORTGAGE GROUP LLC	Secured	NA	5,708.28	2,007.35	2,007.35	0.00
GM FINANCIAL	Secured	19,000.00	19,128.80	19,128.80	0.00	0.00
GM FINANCIAL	Unsecured	1,306.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	153.40	153.40	35.31	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	3,163.00	3,163.94	3,163.94	991.48	0.00
MIDLAND FUNDING LLC	Unsecured	929.00	743.33	743.33	232.93	0.00
MIDLAND FUNDING LLC	Unsecured	676.00	676.44	676.44	211.98	0.00
MIDLAND FUNDING LLC	Unsecured	504.00	503.80	503.80	143.91	0.00
MIDWEST ANESTHESIA	Unsecured	111.00	NA	NA	0.00	0.00
MIDWEST ANESTHESIA	Unsecured	223.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	2,179.00	2,178.96	2,178.96	682.82	0.00
PRA RECEIVABLES MGMT	Unsecured	305.00	305.03	305.03	87.13	0.00
PRA RECEIVABLES MGMT	Unsecured	2,160.00	2,160.74	2,160.74	677.11	0.00
PRA RECEIVABLES MGMT	Unsecured	350.00	392.99	392.99	112.25	0.00
TCF NATIONAL BANK	Secured	69,766.00	67,591.99	0.00	0.00	0.00
TCF NATIONAL BANK	Secured	39,553.00	37,608.66	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TCF NATIONAL BANK	Unsecured	24,319.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Secured	0.00	2,570.85	2,113.00	2,113.00	0.00
TCF NATIONAL BANK	Secured	0.00	1,964.83	1,876.00	1,876.00	0.00
UT MEDICAL GROUP	Unsecured	80.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,996.35	\$5,996.35	\$0.00
Debt Secured by Vehicle	\$19,128.80	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$25,125.15	\$5,996.35	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,902.32	\$7,757.39	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,261.31</u>	
Disbursements to Creditors	<u>\$13,753.74</u>	
TOTAL DISBURSEMENTS :		<u>\$18,015.05</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/05/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.